

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 17–28854–CMG  
Chapter: 7  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elina Krasnova  
11 Scott Dr  
Morganville, NJ 07751–1024

Gennadiy Tranis  
11 Scott Dr  
Morganville, NJ 07751–1024

Social Security No.:

xxx–xx–8470

xxx–xx–4730

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: January 31, 2019

JAN: mrg

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Elina Krasnova  
 Gennadiy Tranis  
 Debtors

Case No. 17-28854-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jan 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2019.

db/jdb Elina Krasnova, Gennadiy Tranis, 11 Scott Dr, Morganville, NJ 07751-1024  
 lm +US Bank National Association, 400 Fellowship Rd, Ste 100, Mt. Laurel, NJ 08054-3437  
 517178459 +Alex Ladyzhensky and Nune Ladyzhensky, C/O Christian V. McOmber, Esq.,  
 54 Shrewsbury Ave - McOmber & McOmber, Red Bank, NJ 07701-1113  
 517070595 American Servicing Company, PO Box 10328, Des Moines, IA 50306-0328  
 517070596 Bank Of America, PO Box 4909, Tampa, FL 33677-4909  
 517280619 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200,  
 Tucson, AZ 85712-1083  
 517070600 Esb/Harley Davidson Cr, 222 W Adams St, Chicago, IL 60606-5312  
 517070601 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 517097003 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 517070604 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
 Parsippany, NJ 07054-4522)  
 517083587 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 517596148 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517132478 +U.S. Bank National Association, C/O Wells Fargo Bank, N.A., Attention Payment Processing,  
 MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001  
 517482786 U.S. Bank National Association, as Trustee, c/o Wells Fargo Bank, N.A., as Servicer,  
 Default Document Processing N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 517136045 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y,  
 1000 Blue Gentian Road, Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 31 2019 21:50:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 31 2019 21:50:55 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517070593 E-mail/Text: EBNProcessing@afni.com Jan 31 2019 21:50:57 Afni, Inc., PO Box 3097,  
 Bloomington, IL 61702-3097  
 517070594 E-mail/Text: ebnbankruptcy@ahm.honda.com Jan 31 2019 21:50:57 American Honda Finance,  
 470 Granby Rd, South Hadley, MA 01075-3218  
 517086600 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jan 31 2019 21:58:04  
 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
 517070597 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jan 31 2019 21:58:04 Bmw Financial Services,  
 PO Box 3608, Dublin, OH 43016-0306  
 517078266 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 31 2019 21:58:26  
 BMW Financial Services NA, LLC Department, 4515 N Santa Fe Ave. Dept. APS,  
 Oklahoma City, OK 73118-7901  
 517070598 E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Jan 31 2019 21:58:47  
 Capital One Bank USA N, PO Box 85015, Richmond, VA 23285-5015  
 517070599 E-mail/Text: electronicbkydocs@nelnet.net Jan 31 2019 21:50:57 Dept of Education/Neln,  
 121 S 13th St, Lincoln, NE 68508-1904  
 517274918 E-mail/PDF: resurgentbknofications@resurgent.com Jan 31 2019 21:58:06  
 LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517070603 E-mail/Text: M74banko@daimler.com Jan 31 2019 21:51:00 MB Financial Svcs,  
 36455 Corporate Dr, Farmington Hills, MI 48331-3552  
 517070602 E-mail/Text: M74banko@daimler.com Jan 31 2019 21:51:00 Mb Fin Svcs, 36455 Corporate Dr,  
 Farmington Hills, MI 48331-3552  
 517168161 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 31 2019 21:50:58 Premier Bankcard LLC,  
 Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999  
 517070974 +E-mail/PDF: gecsed@recoverycorp.com Jan 31 2019 21:58:04 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Jan 31, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for New Century Alternative Mortgage Loan Trust 2006-ALT2 cwohrlab@logs.com, njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Edward Hanratty on behalf of Plaintiff Elina Krasnova thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;meg@tomeslawfirm.com;arely@tomeslawfirm.com  
Edward Hanratty on behalf of Defendant Wells Fargo Home Mortgage thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;meg@tomeslawfirm.com;arely@tomeslawfirm.com  
Edward Hanratty on behalf of Debtor Elina Krasnova thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;meg@tomeslawfirm.com;arely@tomeslawfirm.com  
Edward Nathan Vaisman on behalf of Joint Debtor Gennadiy Tranis vaismanlaw@gmail.com, G20495@notify.cincompass.com  
Edward Nathan Vaisman on behalf of Debtor Elina Krasnova vaismanlaw@gmail.com, G20495@notify.cincompass.com  
Krystin Miranda Kane on behalf of Creditor U.S. Bank National Association, as Trustee for New Century Alternative Mortgage Loan Trust 2006-ALT2 kralex@logs.com  
Lauren Silver Zabel on behalf of Defendant Wells Fargo Home Mortgage lzabel@reedsmith.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12